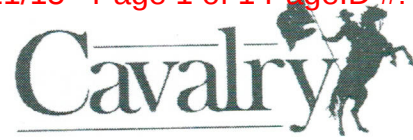


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Valhalla, NY 10595

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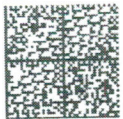


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March 11, 2014

RE: Original Institution: HSBC CARD SERVICES, INC.
Original Account No.: 5 [REDACTED] 2487
Cavalry Account No.: [REDACTED] 692
Outstanding Balance: \$3101.94



Yehuda Lieberman
[REDACTED]

Cavalry is offering a **50%** discount to you. That's right, you can settle your account for **\$1550.97**. Simply mail your payment along with the coupon at the bottom of this page.

This offer expires thirty (30) days from the date of this letter. Please note, we are not obligated to renew this offer.

Please feel free to call us at **(866) 483-5139** to discuss this or other payment options available at Cavalry.

Sincerely,

Cristina Martinez

We have told a credit bureau about a late payment, missed payment or other default on your account. This information may be reflected in your credit report.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
SEE REVERSE SIDE FOR IMPORTANT INFORMATION CONCERNING YOUR RIGHTS

PAYMENT COUPON

Please detach and return this portion with your payment to the address below.
Make Checks and Money Orders Payable to
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